IN THE CLAIMS

1. (currently amended) A method for tracking bank credit lines and ~~borrowing,~~ borrowing against the bank credit lines using a Credit Line System coupled to a centralized database, wherein the bank credit lines are established between a borrower and at least one bank, said method comprising the steps of:

tracking credit ratings of a first bank;

requesting the first bank to establish a line of credit for the borrower;

accessing a centralized database to obtain and maintain information regarding the established line of credit including the credit ratings of the first bank, a total credit line, an amount drawn on the established line of credit, an interest rate on the established line of credit, and commitment fees associated with the established line of credit;

automatically transmitting domestic and international wire information for cash movement to the first bank to facilitate repayment by the borrower of the amount drawn on the established line of credit and to ensure timely payment by the borrower of commitment fees associated with the established line of credit;

monitoring the established line of credit based on the credit ratings of the first bank; ~~and~~

calculating an eligibility factor for the borrower based on information stored in the database, the eligibility factor indicating at least one of a likelihood that the first bank would increase the established line of credit with the borrower and a likelihood that a second bank would establish a new line of credit with the borrower; and

posting journal entries to a general ledger of the borrower including borrowings against the established line of credit, repayments made toward the established line of credit, and commitment fees paid for the established line of credit ~~to a general ledger of an entity that has the established line of credit with the bank~~ for financial monitoring, reporting and auditing purposes.

2. (previously presented) A method in accordance with Claim 1 wherein said step of accessing a centralized database to obtain and maintain information further comprises the steps of:

accessing at least one of current credit line commitments, history and amount available for borrowing from a financial institution; and

updating at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

3. (original) A method in accordance with Claim 1 wherein said step of accessing a centralized database to obtain and maintain information further comprises the steps of:

accessing at least one of real-time current borrowings, repayments and history for each credit line; and

updating at least one of real-time current borrowings, repayments and history for each credit line.

4. (original) A method in accordance with Claim 1 wherein said step of posting journal entries to a general ledger further comprises the step of automatically transmitting borrowing journal entries to the general ledger.

5. (currently amended) A method in accordance with Claim 1 wherein said step of tracking credit rating of a first bank further comprises the step of tracking any financial institution's credit rating credit ratings for any type of financial institution and establishing a line of credit for the borrower with the financial institution.

6. (currently amended) A method in accordance with according to Claim 1 wherein said step of posting journal entries to a general ledger further comprises the step of processing information contained in the centralized database.

7. (previously presented) A method according to Claim 3 wherein said step of updating at least one of real-time current borrowings, repayments and history for each credit line further comprises the step of updating real time borrowings in multi-currency.

8. (currently amended) A method according to Claim 1 ~~further comprising the step of borrowing under the credit line.~~ wherein the Credit Line System includes a credit line module, a borrowing module, and a journal entry module, and wherein the method further comprises the steps of:

utilizing the credit line module to generate a plurality of credit line reports including at least one of a credit line management report, a credit line accrual report, a credit line accounting report, a credit line cash management report, a payment report, and a commitment fee report;

utilizing the borrowing module to generate a plurality of borrowing reports including at least one of a borrowing management report, a borrowing accounting report, and a borrowing cash management report; and

utilizing the journal entry module to select transactions for recording in the general ledger of the borrower, preview transactions prior to recording, create journal entries based on the selected transactions, preview the journal entries, and record the journal entries in the general ledger of the borrower.

9. (currently amended) A method for tracking bank credit lines and ~~borrowing,~~ borrowing against the bank credit lines using a Credit Line System coupled to a centralized database, wherein the bank credit lines are established between a borrower and at least one bank, said method comprising the steps of:

automatically transmitting domestic and international wire information for cash movement to ~~the~~ a first bank to facilitate repayment by the borrower of an amount drawn on the established line of credit and to ensure timely payment by the borrower of commitment fees associated with the established line of credit;

processing information utilizing a credit line module, a borrowing module to maintain borrowings from the bank, and a journal entry module;

monitoring the line of credit established with the first bank based on credit ratings of the first bank;

calculating an eligibility factor for the borrower, the eligibility factor indicating at least one of a likelihood that the first bank would increase the established line of credit with the borrower and a likelihood that a second bank would establish a new line of credit with the borrower;

creating journal entries including borrowings against the established line of credit, repayments toward the established line of credit, and commitment fees paid for the established line of credit; and

posting the journal entries to a general ledger of the borrower to record transactions on a general ledger of an entity that establishes the line of credit with the bank for facilitating preparations of financial statements.

10. (currently amended) A method in accordance with Claim 9 wherein said step of processing information further comprises the steps of:

maintain managing information within three the modules;

generating a variety of management reports within the modules; and

printing the variety of management reports within the modules.

11. (currently amended) A method in accordance with Claim 10 wherein said step of maintaining managing information further comprises the steps of:

reviewing information contained in the database periodically; and

updating information in the centralized database by at least one of adding information to the centralized database, and deleting information as required to keep the system current.

12. (previously presented) A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, a Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a

Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

13. (original) A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Country, and a Composite Rate Report.

14. (previously presented) A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Journal Entry Reports in a pre-determined format.

15. (currently amended) A system for tracking bank credit lines and borrowing against ~~three~~ the bank credit lines using a Credit Line System, <u>wherein the bank credit lines are established between a borrower and at least one bank,</u> said system comprising:

a server system, a client system configured with a browser, <u>and</u> a centralized database coupled to said server system, said server system connected to said client system, ~~and~~ <u>said server system</u> configured to:

track credit ratings of a <u>first</u> bank;

access ~~a~~ <u>the</u> centralized database to obtain and maintain information regarding a line of credit established ~~with the bank~~ <u>between the borrower and the first bank including the credit ratings of the first bank, a total credit line, an amount drawn on the established line of credit, an interest rate on the established credit line, and commitment fees associated with the established line of credit</u>;

automatically transmit domestic and international wire information for cash movement to the first bank to facilitate repayment by the borrower of the amount drawn on the established line of credit and to ensure timely payment by the borrower of commitment fees associated with the established line of credit;

monitor the established line of credit based on the credit ratings of the first bank; and

calculate an eligibility factor for the borrower based on information stored in the database, the eligibility factor indicating at least one of a likelihood that the first bank would increase the established line of credit with the borrower and a likelihood that a second bank would establish a new line of credit with the borrower; and

post journal entries to a general ledger of the borrower including borrowings against the established line of credit, repayments made toward the established line of credit, and commitment fees paid for the established line of credit to a general ledger of an entity that has the established line of credit with the bank for financial monitoring, reporting and auditing purposes.

16. (previously presented) A system in accordance with Claim 15 wherein said server system further configured to:

access at least one of current credit line commitments, history and amount available for borrowing from a financial institution; and

update at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

17. (original) A system in accordance with Claim 15 wherein said server system further configured to:

access at least one of real-time current borrowings, repayments and history for each credit line; and

update at least one of real-time current borrowings, repayments and history for each credit line.

18. (original) A system in accordance with Claim 15 wherein said server system further configured to automatically transmit borrowing journal entries to the general ledger.

19. (currently amended) A system in accordance with Claim 15 wherein said server system further configured to track ~~any financial institution's credit rating~~ credit ratings of any financial institution.

20. (original) A system in accordance with Claim 15 wherein said server system further configured to process information contained in the centralized database.

21. (original) A system in accordance with Claim 15 wherein said server system further configured to update real time borrowings in multi-currency.

22. (original) A system in accordance with Claim 15 wherein said server system further configured to borrow under the credit line.

23. (currently amended) A system for tracking bank credit lines and borrowing against the bank credit lines using a Credit Line System, wherein the bank credit lines are established between a borrower and at least one bank, said system comprising:

a server system, a client system configured with a browser, and a centralized database coupled to said server system, said server system connected to said client system, ~~and~~ said server system configured to:

automatically transmit domestic and international wire information for cash movement to a first bank to facilitate repayment by the borrower of an amount drawn on the established line of credit and to ensure timely payment by the borrower of commitment fees associated with the established line of credit;

monitor ~~a~~ the line of credit established with the first bank based on the credit ratings of the first bank; ~~and~~

calculate an eligibility factor for the borrower based on information stored in the database, the eligibility factor indicating at least one of a likelihood that the first bank would

increase the established line of credit with the borrower and a likelihood that a second bank would establish a new line of credit with the borrower; and

process information contained in the centralized database utilizing modules comprised of:

a credit line module to maintain credit lines;

a borrowing module to maintain borrowings from the bank; and

a journal entry module, said journal entry module integrated with the credit line module and the borrowing module to process information to create journal entries including borrowings against the established line of credit, repayments made toward the established line of credit, and commitment fees paid for the established line of credit, and post the journal entries to ~~record transactions on the general ledger of the entity that has the established line of credit with the bank~~ a general ledger of the borrower for facilitating preparations of financial statements.

24. (currently amended) A system in accordance with Claim 23 wherein said server system further configured to:

~~maintain~~ manage information within ~~three~~ the modules;

generate a variety of management reports; and

print the variety of management reports.

25. (original) A system in accordance with Claim 23 wherein said server system further configured to:

review information contained in the database periodically; and

update information in the centralized database by at least one of adding information to the centralized database, and deleting information as required to keep the system current.

26. (previously presented) A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report,-a Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

27. (original) A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Currency, and a Composite Rate Report.

28. (previously presented) A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Journal Entry Reports in a pre-determined format.

29. (original) A system in accordance with Claim 23 wherein said server system further configured to establish a communication link with the client system, and authenticate the client system.

30. (original) A system in accordance with Claim 23 wherein said server system further configured to link with a client system by at least one of a wide area network, a local area network.

31. (currently amended) A computer program for tracking bank credit lines and borrowing against the bank credit lines using a Credit Line System, the Credit Line System which includes a server system, a client system configured with a browser, and a centralized database coupled to the server system, the server system connected to the client system, said computer program comprising:

a code segment to automatically transmit domestic and international wire information for cash movement to a first bank to facilitate repayment by the borrower of an amount drawn on the established line of credit and to ensure timely payment by the borrower of commitment fees associated with the established line of credit;

a code segment to process information contained in the centralized database utilizing a credit line module to maintain credit lines;

a code segment to maintain borrowings against a credit line with the bank utilizing a borrowing module;

a code segment to monitor a the line of credit established with the first bank based on the credit ratings of the first bank; and

a code segment to calculate an eligibility factor for the borrower based on information stored in the database, the eligibility factor indicating at least one of a likelihood that the first bank would increase the established line of credit with the borrower and a likelihood that a second bank would establish a new line of credit with the borrower; and

a code segment to process journal entries including journal entries reflecting borrowings against the credit line, repayments made toward the established line of credit, and commitment fees paid for the credit line by utilizing a journal entry module, the journal entry module integrated with the credit line module and the borrowing module to process information to create borrowing journal entries and post the borrowing journal entries to record transactions on the general ledger of the entity that has the established line of credit with the bank a general ledger of the borrower for facilitating preparations of financial statements.

32. (currently amended) A computer program for tracking bank credit lines and borrowing against the bank credit lines using a Credit Line System, comprising:

a code segment that tracks credit ratings of a first bank;

a code segment that accesses a centralized database to obtain and maintain information regarding a line of credit established with the bank for the borrower including credit ratings of the first bank, a total credit line, an amount drawn on the established line of credit, an interest rate on the established credit line, and commitment fees associated with the established line of credit;

a code segment that ~~transmit~~ automatically transmits domestic and international wire information for cash movement to a first bank to facilitate repayment by the borrower of the amount drawn on the established line of credit and to ensure timely payment by the borrower of commitment fees associated with the established line of credit;

a code segment that monitors the established line of credit with the first bank based on credit ratings of the first bank; ~~and~~

a code segment that calculates an eligibility factor for the borrower based on information stored in the centralized database, the eligibility factor indicating at least one of a likelihood that the first bank would increase the established line of credit with the borrower and a likelihood that a second bank would establish a new line of credit with the borrower; and

a code segment that posts borrowing journal entries including journal entries reflecting borrowings against the credit line, repayments made toward the established line of credit, and commitment fees paid for the credit line to a general ledger ~~of an entity that has the established line of credit with the bank~~ of the borrower for financial monitoring, reporting and auditing purposes.

33. (previously presented) The computer program as recited in Claim 32 further comprising:

a code segment that accesses at least one of current credit line commitments, history and amount available for borrowing from a financial institution; and

a code segment that updates at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

34. (original) The computer program as recited in Claim 32 further comprising:

a code segment that accesses at least one of real-time current borrowings, repayments and history for each credit line; and

a code segment that updates at least one of real-time current borrowings, repayments and history for each credit line.

35. (original) The computer program as recited in Claim 32 further comprising a code segment that transmits borrowing journal entries to the general ledger.

36. (currently amended) The computer program as recited in Claim 32 further comprising a code segment that tracks ~~any financial institution's credit rating~~ credit ratings for any type of financial institution.

37. (currently amended) The computer program as recited in Claim 32 further comprising a code segment that processes information contained in the ~~centralized~~ database.

38. (original) The computer program as recited in Claim 32 further comprising a code segment that updates real time borrowings in multi-currency.

39. (currently amended) The computer program as recited in Claim 32 further comprising a code segment that borrows under the ~~credit line~~ established line of credit.

40. (previously presented) The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, a Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File

which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

41. (original) The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Currency, and a Composite Rate Report.

42. (previously presented) The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Journal Entry Reports in a pre-determined format.

43. (original) The computer program as recited in Claim 32 further comprising a code segment that generates a journal entry file in a predetermined format for posting to a general ledger.

44. (original) The computer program as recited in Claim 32 wherein the data is received from the user via a graphical user interface.